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ABSTRACT

During the farm crisis of the 1980s, many midwestern farm families suffered financial distress, but by 1989 an uneven financial recovery was under way. This report summarizes data collected from 337 Indiana farm operators (a 24% response rate) and 289 spouses (a 21% response rate) as part of a large survey conducted in 12 North Central states. The purpose of the survey was to identify farm families' adaptation pattern, information and educational needs, and opinions on rural development. Farm operators had an average age of 52.1 years. About 27% of respondents had some postsecondary education. In 1988, 4% of respondents had negative net family income, while 51% had family incomes below $30,000. Average farm size was 489 acres. Most respondents believed that, over the last 5 years, local services, facilities, job opportunities, and quality of life factors had improved or stayed about the same; 31% and 24% saw improvement in adult education and quality of schools. Over half believed that financial conditions for farmers had gotten worse, but respondents were equally divided as to whether financial conditions would improve, stay the same, or deteriorate in the next 5 years. Half of farmers responded to hard times by postponing major purchases; 23% decreased savings for their children's education. Over half of respondents worked fulltime off the farm; 10% had participated in vocational education or retraining, but most thought it was unhelpful. Highly rated information and training needs were concerned with marketing skills and reducing costs through low-input farming. Spouses were highly involved in farm operations and decisionmaking. This report contains 15 data tables. (SV)

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Farm Family Adaptations to Severe Economic Distress:

Indiana

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Farm Family Adaptations to Severe Economic Distress: Indiana

Results of the 1989 Regional Farm Survey

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Preface

The 1980s brought much change to rural America. Profound changes occurred in farming. As new technology was adopted, farm numbers continued to decline and many farm families found themselves struggling against low commodity prices. In addition, financial distress gripped many farm families. As interest rates soared, farm assets declined and farm incomes plummeted. The farm crisis during the 1980s was undoubtedly one of the darkest moments in the history of the Midwest.

However, as the 1980s drew to a close, many farm families' financial conditions improved and much of rural America experienced a recovery. As a result of the differential impact of the farm crisis and the uneven financial recovery, this study of farm families was undertaken as a way to assess the socioeconomic status of farm families in the Midwest.

Financial support for the project was provided by the North Central Regional Center for Rural Development as part of the regional research project NC-184. Cooperating in the study were the land-grant universities and the Agricultural Statistics Services in each of the North Central states. The data collection was conducted through a cooperative agreement between Iowa State University and the Iowa Department of Agriculture and Land Stewardship, Agricultural Statistics Service. The primary objective of the study was to assess the socioeconomic conditions of farm families in the region and provide an overview of needed research and extension activities to assist farm families.

The authors wish to acknowledge the valuable technical assistance provided by Julie Stewart and Kristi Hetland of the North Central Regional Center for Rural Development. Jacqueline Fellows, department of sociology, Iowa State University, provided much assistance in the data management and analysis.

Results of the 1989 North Central Regional Farm Survey: Indiana

Freddie L. Barnard

This report summarizes data collected from a sample of Indiana farm families as part of a larger study conducted in the 12 North Central states of Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, Ohio, North Dakota, South Dakota and Wisconsin. This survey was conducted by the departments of Agricultural Economics and Agricultural Statistics at Purdue University, with funding from the North Central Regional Center for Rural Development.

The purposes of the survey were to:

- Identify what adjustments farm families made during the 1980s in response to the farm crisis.
- Identify information and educational needs of farm families.
- Assess farm families' opinions about several important agricultural and rural development issues.

Methodology

In February and early March 1989, a statewide random sample of 1,400 farm operators and spouses was contacted. A packet of two questionnaires was sent--one for the farm operator and the other for the spouse. One set of questions was answered by both operator and spouse; other questions were answered only by the operator or only by the spouse.

A total of 337 operator surveys were returned for a response rate of 24.1 percent, while 289 spouse surveys were returned for a response rate of 20.6 percent. This report presents the survey's major findings on the status of farm families in Indiana.

Results

The average age of operators, 52.1 years, compares closely with the average age reported in the 1987 census (50.5 years). The average age of farm spouses was 49.7 years. The average number of years of education for operators and spouses was 12.5 years. Two-thirds of the operators and spouses had completed nine to 12 years of formal education, and more than one-fourth had completed post-secondary education (Table 1).

This research is in part a contribution to Regional Project NC-184, and supported in part by the North Central Regional Center for Rural Development. Thanks are extended to the farmers and spouses who completed the questionnaires; to Ralph W. Gann, head of the Department of Agricultural Statistics at Purdue University, for helpful suggestions regarding design of the questionnaire and for supervising the collection of the survey data; and to Paul Lasley for coordinating the regional project. Helpful comments on the manuscript by Janet S. Ayres, associate professor in the department of agricultural economics at Purdue University, are acknowledged.

Freddie L. Barnard is an associate professor in the department of agricultural economics, Purdue University.

Net family income was used in this survey to measure family earnings. This measure includes farm and nonfarm income. In 1988, 4.3 percent of the respondents experienced a negative net family income. More than 34 percent had net family incomes less than $20,000. The highest percentage of respondents had net family incomes that fell in the $20,000 to $29,999 category.

The farm size reported by respondents was larger, in terms of acres and gross farm sales, than reported in the 1987 census (Table 2). The average farm size of survey respondents, 489 acres, was more than double the size reported in the census, 229 acres. Likewise, a higher percentage of respondents had gross farm incomes of $100,000 or more (25 percent) than was reported in the census (15.5 percent). Therefore, the results from this survey are biased toward operators and spouses of larger farm operations.

Community and Economic Conditions

Respondents were asked to evaluate local services, facilities and economic conditions. The respondents indicated each had improved, stayed the same or gotten worse over the past five years. Overall, the majority of respondents believed local services and facilities had either remained the same or improved. The respondents were not as positive about the economic conditions of farmers and agribusiness firms.

Seventy percent or more of the respondents believed each of the services and facilities evaluated had remained the same or improved (Table 3). Of particular interest was the evaluation of banking services and adult education opportunities. Senate Bill 1 was passed by the Indiana General Assembly in spring 1985, authorizing cross-county bank branching. At that time there was concern about the availability of banking services and credit to rural residents. Apparently the concerns about banking services did not materialize, since nearly 32 percent of the respondents believed banking services had improved over the past five years. Only about 15 percent believed banking services had gotten worse.

One adjustment the farm operators and spouses made to deal with financial stress during the 1980s was to seek off-farm employment. In some instances, individuals needed additional training to prepare themselves for off-farm jobs. Apparently, adult education opportunities improved during this time of increased demand. More than 30 percent of the respondents believed adult education opportunities had improved over the past five years. Only about 5 percent believed those opportunities had gotten worse.

A high percentage (61 percent) of the respondents believed shopping facilities had improved. A much lower percentage (16 percent) believed child care facilities had improved. Although 55 percent of the respondents believed child care facilities had remained the same, nearly 21 percent were uncertain. It should be noted that the respondents to this question were operators. Also, 58 percent of the operators in this survey were 50 years of age or older. Hence, this area may need further study. As an increasing number of farm spouses work off the farm, there will likely be an increasing demand for child care facilities.

One adjustment used by the farm operators and spouses during the 1980s was to seek off-farm employment. A concern among community leaders, counselors, academicians, legis-

lators and others was the availability of off-farm jobs within commuting distances for those individuals. Nearly 36 percent of the respondents believed job opportunities had improved, which is an encouraging result. However, off-farm job opportunities were still not at an acceptable level, because 29 percent of the respondents believed off-farm job opportunities had gotten worse. Additional research is needed in this area to determine ways to diversify and more fully develop rural communities in Indiana.

The financial condition of Hoosier farmers continues to vary widely. Nearly 50 percent of the respondents believed the financial condition of their own farms had remained the same. On one extreme, more than one-fourth believed their financial conditions had gotten worse (27.1 percent). On the other extreme, nearly one-fourth of the respondents (23.8 percent) believed their financial conditions had improved.

Although more than one-third of the respondents believed job opportunities in their area had improved and nearly one-fourth believed the financial condition of their own farms had improved, they were not as positive about the economic condition of all farmers and agribusiness firms. More than 51 percent of the respondents believed the current financial condition of all farmers had gotten worse. Only 15 percent believed the financial condition had improved. Since the financial condition of agribusiness firms depends on the financial condition of farmers, it is not surprising to find a similar attitude about agribusiness firms. Nearly 50 percent believed the current financial condition of agribusiness firms had gotten worse.

In general, respondents believed the financial condition of lenders had remained the same (48.2 percent). Only a slightly higher percentage of respondents believed the financial condition of lenders had gotten worse (19.7 percent) than believed it had improved (17.3 percent). The low percentage of respondents who believed the financial condition of lenders had gotten worse is somewhat surprising considering the well-publicized problems of the Farm Credit System, Farmers Home Administration, and the savings and loan industry.

Quality of Life

Respondents were asked to evaluate the quality of life in their community. In general, the farm population experienced financial stress during the past five years. This resulted in several farm operators and/or spouses taking off-farm employment, while others had to make adjustments to their farm operations. It is interesting to note that during this period, nearly 45 percent of the operators believed their family finances had become better and more than 36 percent believed the quality of their lives had become better. The same question was asked of farm spouses. Forty percent of the spouses believed that family finances had actually become better and about the same percentage believed the quality of life had become better. Finally, more than 34 percent of the operators and 31 percent of the spouses believed the financial condition of their own operation was better than other farmers in the area. Only about 10 percent of the operators and 14 percent of the spouses believed their financial condition had become worse than other farmers in the area.

However, farmers' opinions about the overall economic condition of farmers during the next five years varied widely. Generally, farm operators were more optimistic about the future than

spouses. More than 36 percent believed the overall economic condition of farmers would become better, while only 22 percent of the spouses felt that way. On the other hand, about 32 percent of the operators believed that economic conditions would become worse, while 42 percent of the spouses had the same opinion. When operators and spouses were asked about the likelihood they would continue to farm for at least the next five years and about their satisfaction with farming, farm operators were again more optimistic than spouses.

Finally, one distinguishing characteristic of rural communities in the past has been the willingness of farm operators and spouses to visit and help neighbors. This willingness appears to have declined during the past five years. More than twice the percentage of farm operators believed "neighboring" over the past five years had become worse than believed it had become better. This was also reflected in the responses provided by the spouses. The farm operators and spouses who believed "neighboring" had become worse could be reacting to the stress and despair that often results from financial problems.

Farm Family Adjustments

Farm operators and spouses made several adjustments between 1985 and 1989 because of financial need. The adjustments mentioned most often by the respondents were to postpone major household purchases; use savings to meet family living expenses; take off-farm employment; reduce charitable contributions; and change food shopping or eating habits, transportation patterns, and household utility use to save money. Other adjustments are reported in Table 5.

Respondents were asked to report the number of hours worked per week at off-farm employment. If a full-time, off-farm job is defined as 40 hours per week, then nearly 75 percent of the operators who worked off the farm had a full-time job. Nearly one-half of the spouses who worked off the farm also had a full-time job.

Approximately 50 percent of respondents had not changed the size of their operation between 1984 and 1988. However, more than 30 percent had increased the number of acres in their operation. Nearly 19 percent of respondents increased the percent of family labor used on the farm, while slightly reducing the number of hours worked per week.

Risk Reduction Behaviors

The risk in farming has increased during the past five years, and many farmers made changes in their operations to reduce risk. Farm operators were asked to indicate the changes made between 1984 and 1988. Those changes are reported in Table 8, and the more commonly used changes are discussed below. The percent *"yes"* is the percent of respondents marking *yes* for that particular change.

Farm operators indicated they made several changes between 1984 and 1988. The change with the highest percentage of *yes* responses was closer attention to marketing (76 percent). However, a low percentage (18 percent) indicated they used the futures market to hedge prices. The change with the second highest percentage of *yes* responses was the postponement of a major farm purchase (66 percent). So farm operators postponed not only major household purchases,

complete financial records. For a few, this may have been suggested by their lender. Nonetheless, respondents indicated that was a major change during 1984 and 1988. Perhaps as a result of keeping more complete financial records, farm operators reduced both short- and long-term debt during the period.

Although respondents indicated "neighboring" had gotten worse over the past five years, it was still important in rural America. Nearly 42 percent of the respondents indicated they shared labor or machinery with neighbors. This may have enabled a few respondents to reduce expenditures for hired help and reduce machinery inventory, since 35 percent reduced expenditures for hired help and 25 percent reduced machinery inventory.

Finally, another change made by respondents was to seek off-farm employment (35 percent). Earlier, it was reported more than 30 percent of the respondents believed adult education opportunities had improved over the past five years. However, it should be noted that only 7 percent of the farm operator respondents indicated they sought training for a new vocation.

Respondents also indicated the changes in their farm operations planned for the next five years. Again, attention to marketing received the highest percentage of *yes* responses (66 percent), while a much lower percentage of the respondents indicated they would use the futures market to hedge prices (17 percent). The change receiving the second highest percentage of *yes* responses was to keep more complete financial records (52 percent). This change was followed closely by reducing long- (48 percent) and short-term (46 percent) debt. Other planned changes are reported in Table 8.

Participation in Government Programs

Many government programs exist to aid farmers. Farm operators were asked whether they participated in each of the programs listed. For those programs in which they participated, they indicated the level of help the program provided. As expected, a high percentage of respondents participated in commodity programs (78 percent) and in the 1988 Drought Assistance Program (57 percent). Also, 27 percent participated in the Conservation Reserve Program (CRP) and 27 percent bought Federal All-Risk Crop Insurance. Eighteen percent indicated they borrowed from FmHA. A high percentage of respondents indicated commodity programs, the Drought Assistance Program and the CRP provided at least some help. Respondents were not as complimentary about crop insurance and loans from FmHA.

Low percentages of respondents participated in other government programs. A high percentage of respondents believed they did not *need* to participate in the other programs. A more disturbing finding is, except for fuel assistance and unemployment benefits, a high percentage of those who did participate believed the programs provided no help.

Information and Training Needs

Farm operators were asked what information and training would be needed for them to continue farming for the next five years. The item that received the highest percentage for very high need was reducing production costs through low-input farming methods (8.5 percent). The

item that received the second highest percentage for very high need was marketing skills (7.9 percent). When the percentages for very high and high were added, the item with the highest percentage was marketing skills. Given the high percentage of respondents that planned to pay closer attention to marketing during the next five years, it appears an extension program in marketing would be well received in Indiana.

Farm operators indicated they did not need information or training for processing farm products on the farm before selling (50 percent). Also, more than 40 percent of the operators indicated they did not need training on bookkeeping and financial systems. This is surprising, since more than 51 percent indicated they planned to keep more complete financial records during the next five years. This finding seems to indicate that farmers either knew how to keep farm records and were not presently doing so, or someone else kept the records.

Spouses' Involvement in Farm Operation

Farm spouses were asked if they performed various farm duties and whether the time spent on each duty had changed over the last five years. Results reveal that spousal participation in the farm operation was high (Table 11), but the duties performed were changing from field work and caring for farm animals to bookkeeping and maintaining records. Also, an increasing amount of time was spent working at an off-farm job.

More than 90 percent of the respondents indicated they always did household tasks and/or child care, and about 54 percent always took care of a vegetable garden or animals for family consumption. In general, the amount of time spent on household tasks and/or child care stayed the same, but more than one-fifth of the respondents indicated a decrease in the amount of time spent caring for a garden or animals for family consumption.

The results reveal a shift away from field work and caring for farm animals to bookkeeping and maintaining records. Although about 60 percent of the respondents indicated they performed field work and about the same percent cared for farm animals, a high percentage of those respondents indicated they only sometimes performed each of those duties. Furthermore, more than 36 percent of the respondents who performed those duties indicated the amount of time had decreased. On the other hand, about 73 percent of the respondents indicated they always or sometimes did bookkeeping and maintained records. More than 23 percent of the respondents performing those duties indicated the amount of time had increased. This heavy involvement of the spouse in bookkeeping and maintaining records may partially explain why more than 51 percent of the operators planned to keep more complete financial records during the next five years, but 40 percent indicated they did not need information and training on bookkeeping and financial systems.

Family Decision-Making Behavior

Farm spouses were asked to indicate who made family decisions. A low percentage of the respondents indicated they made major decisions by themselves (Table 12). Respondents indicated decisions to buy major household appliances (75 percent) and to buy and sell land (62 percent) were made by the spouse and operator or someone else. In general, farm operators made

decisions about trying a new agricultural practice (58 percent), selling agricultural products (56 percent), buying major farm equipment (47 percent), and producing livestock or a crop (44 percent). It is interesting to note that more than one-third of the respondents indicated the decision to rent land had never come up, and nearly one-fourth indicated the decision to buy or sell land had never come up.

Pressures Experienced by Spouses

Spouses were asked how often they experienced various stressful situations. More than 18 percent reported daily pressure because of lack of control over weather and commodity prices (Table 13). An almost equal percentage (17 percent) reported daily pressure because of problems with balancing work and family responsibilities. Nearly 11 percent reported daily pressure because of indebtedness and debt-servicing problems.

On the positive side, nearly 57 percent believed they almost always received sufficient support from their spouse. Furthermore, between 30 and 40 percent believed they were almost never pressured over conflicts with their spouse, conflicts with children, lack of farm help, indebtedness and debt-servicing, and child care arrangements.

The lack of pressure due to child care arrangements is to be expected considering the age distribution of the respondents. Fifty-two percent of the spouses were 50 years of age or older. Those spouses were probably not directly involved with child care arrangements for young children.

Coping Strategies Used by Farm Spouses

Spouses were asked to indicate the strategies they used to cope with the pressures they experienced. The highest percentage participated in church activities (41 percent). The next five coping strategies, ranked by percentage of respondents that used the strategy a great deal of the time, did not involve other people. Instead, the strategies involved developing an attitude about their situation that put the situation into perspective or prevented them from expressing their feelings.

In general, the farm spouses responding to this survey did not seek help from outside the family. Nearly 90 percent had never used a family counselor or other mental health professional. Forty-five percent indicated they had never sought spiritual support from a minister, priest or other religious leader. Forty-four percent indicated they did not talk to people who could do something concrete about the problem they were experiencing.

Participation in Farm and Local Organizations

One way for farm operators and spouses to become involved in the political process is membership in farm and local organizations. About 55 percent of the operators and 50 percent of the spouses were members of at least one farm organization (i.e., National Farmers

Organization, Grange, Farm Bureau, National Farmers Union, and Young Farmers and Farm Wives). Other than those organizations, a low percentage of farm operators and spouses were members of farm and local organizations.

Much publicity was given to farm political action groups during the 1980s. In fact, those groups were often portrayed as representing American farmers and expressing their positions and views. However, more than 99 percent of the farm operators and 100 percent of the spouses responding to this survey indicated they had never been a member of a farm political action group.

Summary

In general, respondents to this survey believed local services and facilities had either remained the same or improved. A high percentage believed the financial condition of lenders had remained the same during the period. However, respondents expressed concern about the economic condition of farmers and agribusiness firms.

Farm operators and spouses made several adjustments during the 1985 to 1988 period because of financial need. The three most commonly mentioned adjustments were to postpone major household purchases, use savings to meet family living expenses, and to take off-farm employment. Several changes were made by farm operators during this period to reduce risk. Those changes included paying closer attention to marketing, postponing major farm purchases, and keeping more complete financial records.

Respondents also reported on changes planned for the next five years to reduce risk. The four changes indicated by the highest percentages of respondents were paying closer attention to marketing, keeping more complete financial records, and reducing long- and short-term debt.

Farm operators wanted information and training on reducing production costs through low-input farming methods. They also indicated a need to improve their marketing skills. However, they did not indicate a strong interest in using the futures market.

Farm spouses indicated they continued to participate in the farming operation. However, the duties they performed were changing from field work and caring for farm animals to bookkeeping and maintaining records. Also, an increasing amount of time was spent working at off-farm jobs.

Farm spouses and operators generally made the decisions to buy major household appliances and to buy and sell land. Farm operators usually made decisions to try a new agricultural practice, to sell farm products, and to produce a particular type of livestock or crop.

Farm spouses indicated they felt pressure and stress because of lack of control over weather and commodity prices, and balancing work and family responsibilities. However, they indicated they almost always received sufficient support from their spouse. The most widely used strategy to cope with pressure was to participate in church activities.

Table 1. Comparison of respondents' personal characteristics to personal characteristics of total farm population in Indiana

Personal characteristics	Sample of operators	Sample of spouses	Farm population[b]
Age, years	52.1	49.7	50.5
	Percent[a]		
Under 25	0	2.0	2.4
25-34	11.3	11.8	14.1
35-44	20.0	19.1	20.5
45-49	10.4	15.1	11.1
50-54	12.3	12.7	11.0
55-59	15.0	15.8	11.1
60-64	11.4	10.4	11.1
65-69	10.4	7.4	8.1
70 +	9.2	5.7	10.6
Years of education	12.5	12.5	N/A
	Percent		
1-8	5.7	4.0	N/A
9-12	66.9	68.2	N/A
13-16	22.0	21.2	N/A
17 +	5.4	6.6	N/A
Net family income	Percent		
Loss	4.3		N/A
$1-$9,999	13.3		N/A
$10,000-$19,999	16.7		N/A
$20,000-$29,999	20.7		N/A
$30,000-$39,999	16.1		N/A
$40,000-$49,999	13.9		N/A
$50,000-$59,999	6.5		N/A
$60,000-$69,999	3.4		N/A
Over $70,000	5.0		N/A

[a] Percentages may not total 100.0 because of rounding error.
[b] Indiana 1987 Census of Agriculture, Advance State Report

Table 2. Comparison of respondents' farm characteristics to farm characteristics of total farm population in Indiana

Farm characteristics	Sample of operators	Indiana farm operators population[b]
Average farm size, acres	489	229
	Percent[a]	
1 to 9	2.3	7.7
10 to 49	12.8	21.3
50 to 179	46.4	35.3
180 to 499	31.6	22.6
500 to 999	4.9	9.5
1,000 +	2.0	3.7
Gross farm sales	Percent	
Less than $10,000	25.0	42.6
$10,000 to $39,999	29.0	26.7
$40,000 to $99,999	21.0	15.2
$100,000 to $249,999	16.0	11.0
$250,000 to $499,999	7.0	3.3
$500,000 or more	2.0	1.2

[a] Percentages may not total 100.0 because of rounding error.
[b] Indiana 1987 Census of Agriculture

Table 3. Farm operators' opinions on changes in local services, facilities and economic conditions

Category	Improved	Remained the same	Gotten worse	Uncertain	Not available	Number of respondents
			Percent			
Shopping facilities	61.0	26.7	11.1	0.9	0.3	333
Job opportunities	35.7	29.7	29.1	3.9	1.5	333
Banking services	31.7	51.5	14.7	1.8	0.3	334
Adult education opportunities	30.7	52.3	4.6	10.9	1.5	329
Quality of schools	24.3	53.5	17.0	4.6	0.6	329
Farm's financial condition	23.8	48.8	27.1	0.3	NA[a]	328
Health care services	22.5	54.4	16.5	5.7	0.9	333
Opportunities for entertainment and recreation	21.0	60.4	12.6	4.5	1.5	333
Police and fire protection	18.9	75.4	3.6	1.2	0.9	333
Current financial condition of area lenders	17.3	48.2	19.7	13.3	1.5	330
Child care facilities	15.7	55.1	3.4	20.9	5.0	325
Current financial condition of farmers	15.0	28.1	51.8	4.5	0.6	334
Current financial condition of area agribusiness firms	11.8	29.6	49.8	7.9	0.9	331

a Not applicable

Table 4. Farm operator and spouse opinions on quality of life in their communities

Opinions	Become better		Remained the same		Become worse	
	Op	Sp	Op	Sp	Op	Sp
	Percent					
Your family finances in past 5 years	44.4	40.0	30.0	30.7	25.5	29.3
Quality of life for your family in past 5 years	36.3	39.7	50.5	42.6	13.2	17.7
Overall economic condition of farmers in next 5 years	36.5	22.0	30.9	36.0	32.5	42.0
Likelihood you will continue to farm for at least the next 5 years	28.3	20.0	57.1	60.0	14.7	20.0
Your financial situation compared to farmers in your area	34.4	31.3	55.0	54.5	10.6	14.2
Your satisfaction with farming	21.6	15.4	51.1	54.6	27.3	30.0
"Neighboring" over the past 5 years	11.7	11.8	60.1	63.1	28.2	25.1
Neighbors helping each other over the past 5 years	14.1	12.6	58.9	67.6	27.0	19.8
Things you have in common with people in your community	15.0	15.2	72.7	70.7	12.3	14.1

Op = Operator (N=333-363)
Sp = Spouse (N=303-314)

Table 5. Farm family adjustments reported by operator as made in 1985-1989 because of financial need

Adjustments	Yes	No	Number of respondents
	Percent		
Postponed major household purchase(s)	49.5	50.5	333
Used savings to meet living expenses	44.0	56.0	334
Spouse took off-farm employment	39.8	60.2	319
Cut back on charitable contributions	38.7	61.3	331
Took off-farm employment	35.7	64.3	325
Changed food shopping or eating habits to save money	34.2	65.8	330
Changed transportation patterns to save money	31.7	68.3	331
Reduced household utility use, such as electricity, telephone	31.3	68.7	326
Postponed medical or dental care to save money	23.8	76.2	332
Purchased more items on credit	23.4	76.6	333
Decreased money saved for children's education	22.7	77.3	317
Sold possessions or cashed in insurance	21.0	79.0	333
Canceled or reduced medical insurance coverage	14.5	85.5	331
Fell behind in paying bills	12.7	87.3	331
Borrowed money from relatives or friends	11.7	88.3	333
Let life insurance lapse	8.6	91.4	326
Postponed children's education	5.4	94.6	314

Table 6. Off-farm employment of operator and spouse in 1988

Hours per week	Operator		Spouse	
	Number	Percent	Number	Percent
1-9	12	6.9	9	5.4
10-19	10	5.7	22	13.1
20-29	14	8.0	30	17.8
30-39	8	4.5	27	16.0
40 +	131	74.9	81	48.0
Average hours per week	39.0		31.4	
Number of respondents	175		169	

Table 7. Changes in farm operation reported by farm operator--1984 and 1988

Changes	Increased	No change	Decreased
		Percent	
Acres owned	24.0	71.2	4.7
Acres rented	21.7	62.0	16.3
Total acres operated	32.9	49.0	18.1
Operator hours worked on farm	17.5	59.6	22.8
Percent family labor on farm	18.7	68.8	12.5

Table 8. Farm operators' report of risk reduction behaviors for 1984-1988 and behaviors planned for 1989-1993

Adjustments	Changes made 1984-1988		Changes planned 1989-1993		
	Yes	Number of respondents	Yes	Maybe	Number of respondents
	Percent		Percent		
Paid closer attention to marketing	76.4	322	66.2	8.5	305
Postponed major farm purchase	65.9	323	38.4	15.7	305
Kept more complete financial records	56.8	322	51.7	5.3	302
Reduced short-term debt	54.6	304	45.7	8.9	291
Reduced long-term debt	52.8	307	48.3	10.3	292
Shared labor or machinery with neighbors	41.6	327	28.1	8.8	306
Reduced expenditures for hired help	35.4	319	24.3	7.7	300
Sought off-farm employment	34.6	318	20.4	12.0	299
Diversified farm by raising livestock	30.7	319	20.1	13.3	309
Bought crop insurance	24.8	323	24.8	10.6	302
Reduced machinery inventory	24.6	325	14.4	11.5	305
Rented more acres	24.3	321	18.3	14.0	301
Rented fewer acres	21.9	319	13.0	8.7	300
Bought additional land	20.6	325	13.2	20.5	303
Used futures markets to hedge prices	18.4	320	17.0	13.4	305
Diversified farm by adding new crops	13.9	324	10.9	36.3	311
Changed from cash rent to crop share	12.5	320	9.4	12.4	299
Started a new business (not farming)	10.2	325	6.6	11.8	304
Sold some land	9.2	325	5.9	10.2	303
Retired from farming	9.1	320	11.4.	15.0	307
Sought training for new vocation	6.5	325	6.9	8.6	303
Quit farming	5.4	317	8.7	16.8	309
Transferred land back to lender	2.8	323	1.0	1.0	300

Table 9. Farm operators' report of participation in government programs and their opinions on how helpful the programs were

Programs and laws	Participated			Did not participate				Number of respondents
	No help	Some help	A lot of help	Not needed	Did not qualify	Not available	Did not know about	
	Percent			Percent				
Federal government commodity programs (Feed Grain, Dairy Support)	5.2	46.1	26.8	11.8	7.8	0.3	2.0	306
1988 Drought Assistance Act	9.9	33.0	14.3	29.9	11.6	0.3	1.0	294
Loans from FmHA	8.4	3.9	6.0	64.9	13.7	1.4	1.8	285
Conservation Reserve Program (CRP)	5.9	15.9	5.2	52.2	17.3	0.3	3.1	289
Federal All-Risk Crop Insurance	10.7	11.4	4.8	60.3	4.8	0.3	7.6	290
Mental health counseling for yourself or family member	6.3	2.1	1.7	82.6	1.4	0.7	5.2	288
Vocational retraining/ education program for self or family member	6.3	2.1	1.4	78.1	2.4	2.1	7.6	288
Income assistance (AFDC, SSI)	5.6	2.8	1.0	77.1	5.6	1.0	6.9	288
Job Partnership Training Act or other off-farm job search assistance program	6.6	1.0	0.7	79.4	2.8	1.0	8.4	286
Financial analysis or counseling by extension service	6.7	2.5	0.4	79.6	2.5	0.4	8.1	285
Chapter 11 bankruptcy (debt reorganization)	7.0	0.3	0.3	87.1	3.5	0.3	1.4	287
Food stamps	5.9	0.7	0.3	85.7	4.9	0.3	2.1	287
Unemployment benefits	6.2	4.5	0.3	75.3	8.2	0.7	4.8	292
Chapter 12 (debt restructuring for farmers)	6.6	1.7	0.0	85.8	3.1	0.3	2.4	289
Farmer/lender mediation service	7.9	2.2	0.0	72.7	4.3	0.7	12.2	278
Fuel assistance	6.3	7.6	0.0	81.6	5.2	0.3	5.2	288

Table 10. Farmers' opinions on their information and training needs to continue farming in the next five years

Category	Need					Number of respondents
	None	Low	Moderate	High	Very high	
	Percent					
Reducing production costs through low-input farming methods	18.8	16.0	36.1	20.7	8.5	319
Marketing skills	24.8	9.8	34.0	23.5	7.9	315
Available government assistance	35.6	14.7	34.6	9.3	5.8	312
Bookkeeping and financial systems	40.4	15.5	28.7	10.1	5.4	317
Using new machines and chemical inputs to increase production	23.6	14.5	40.6	16.7	4.7	318
Using new technologies as they become available	19.1	15.6	41.6	19.4	4.4	320
Processing farm products on farm before selling	50.0	25.3	16.5	5.4	2.8	316
Using appropriate conservation techniques	22.5	24.4	35.9	14.4	2.8	320
Diversifying farm operation by adopting new crops and livestock	36.2	21.1	33.0	7.5	2.2	318

Table 11. Farm spouses' report on types of farm duties and changes in the amount of time spent on these duties

Duties	Perform these duties					Time spent on these duties			
	Always	Sometimes	Never	Not done	Number of respondents	Increased	Stayed the same	Decreased	Number of respondents
	Percent					Percent			
Household tasks and/or child care	90.1	8.5	1.1	0.4	283	17.9	67.3	14.8	263
Took care of a vegetable garden or animals for family consumption	53.7	36.7	7.1	2.5	283	7.6	70.6	21.8	262
Bookkeeping and maintained records	47.2	26.1	24.6	2.1	284	23.5	66.8	9.7	247
Worked at an off-farm job	37.2	32.3	21.3	9.2	282	23.2	58.0	18.8	250
Ran farm errands	21.8	70.1	7.4	0.7	284	14.0	67.4	18.6	264
Milked or cared for farm animals	14.9	45.3	24.6	15.2	276	6.8	57.0	36.2	235
Field work	10.2	50.2	30.9	8.4	285	6.0	57.7	36.3	248
Marketed farm products through wholesale buyers or directly to consumers	3.2	18.7	62.6	15.5	278	3.7	80.5	15.8	215
Supervised the farm work of others	3.2	29.0	53.4	14.3	279	3.2	79.3	17.5	217
Purchased major farm supplies and equipment	1.8	21.1	67.4	9.7	279	2.3	84.1	13.6	220

Table 12. Farm spouses' opinions on family decision-making behavior

Decisions	Usually me	My husband or someone else	My husband and I or someone else	Decision has never come up	Number of respondents
			Percent		
Buy major household appliances	15.8	7.0	75.4	1.8	284
Buy or sell land	0.4	14.9	61.7	23.0	282
Buy major farm equipment	1.8	47.0	42.7	8.5	281
Rent more or less land	0.4	27.9	37.9	33.9	280
Determine when to sell agricultural products	1.4	56.1	35.4	7.1	280
Produce a crop or livestock	1.1	44.4	33.3	21.1	279
Try a new agricultural practice	1.1	58.4	25.1	15.4	279

Table 13. Farm spouses' report on frequency of life pressures

Pressures	Almost never	Occasionally	Daily	Does not apply	Number of respondents
			Percent		
Lacking control over weather and commodity prices	12.4	57.3	18.6	11.7	274
Problems in balancing work and family responsibilities	17.0	56.9	17.3	8.8	283
Indebtedness and debt-servicing problems	35.2	37.0	10.7	17.1	281
Adjusting to new government policies	24.3	55.4	6.4	13.9	280
Insufficient support from spouse in farm or family duties	56.8	26.1	5.0	12.1	280
Conflict with children	35.0	42.8	3.2	19.1	283
Conflict with spouse	40.3	50.9	3.2	5.7	283
No farm help or loss of help when needed	34.6	35.4	1.1	28.9	280
Difficulty with child care arrangements	30.2	14.6	0.7	54.4	281

Table 14. Coping strategies used by farm spouses

Coping strategies	Use a great deal	Use quite a bit	Use somewhat	Never use	Number of respondents
			Percent		
Participate in church activities	40.9	17.2	26.9	15.1	279
Remind myself that for everything bad about farming, there is also something good	24.3	35.0	31.8	8.9	280
Tell myself that success in farming is not the only important thing in life	19.4	29.5	37.8	13.3	278
Try to keep my feelings to myself	16.8	21.2	47.1	15.0	274
Notice people who have more difficulties in life than I do	16.4	40.0	37.1	6.4	280
Put up with a lot as long as I make a living from farming	16.2	23.9	30.1	29.8	272
Make a plan of action and follow it	15.8	32.7	37.9	13.6	272
Don't expect to get much income from farming	15.4	22.1	39.3	23.2	272
Become more involved in activities outside the farm	14.0	25.9	46.4	13.7	278
Wish that the situation would go away or somehow be over with	12.9	13.6	47.8	25.7	272
Go on as if nothing is happening	12.5	24.5	42.9	20.1	273
Seek spiritual support from minister, priest or other	11.7	8.8	34.1	45.4	273
Seek support from friends and/or relatives	8.7	16.4	50.9	24.0	275
Keep problems secret from others	8.4	16.4	46.7	28.5	274
Talk to someone who can do something concrete about the problem	4.7	9.8	41.1	44.4	275
Refuse to think about it	4.0	9.9	45.8	40.3	273
Try to make myself feel better by eating, drinking, smoking, using medication, etc.	2.9	5.1	19.7	72.3	274
Talk to a family counselor or other mental health professional	1.5	1.8	7.3	89.5	275

Table 15. Operator and farm spouse membership in farm and local organizations

Organizations/activities	Spouse				Operator			
	Member	Former member	Never member	Number of respondents	Member	Former member	Never member	Number of respondents
	Percent				Percent			
Any organization, such as National Farmers Organizations, Grange, Farm Bureau, National Farmers Union, Young Farmers and Farm Wives	50.0	9.2	40.8	272	54.9	15.8	29.3	273
Any women's branches of general farm organizations, such as Farm Bureau Women	6.0	4.5	89.5	267	3.6	0.9	95.5	222
Any commodity producers' associations, such as the American Dairy Association or National Wheat Producers Association	5.7	6.1	88.3	264	12.3	6.0	81.7	252
Any women's branches of commodity organizations, such as the Cattlewomen or the Wheathearts	1.1	1.9	97.0	269	2.2	0.9	97.0	231
Women's farm organizations, such as Women for Agriculture, American Agri-Women, or Women Involved in Farm Economics	1.9	1.9	96.3	269	0.4	2.2	97.4	230
Farm political action groups, such as a state Family Farm Movement or National Save the Family Farm Coalition	0.0	0.0	100.0	269	0.0	0.8	99.2	247
Local governing board, such as school board or town council	3.3	3.7	93.0	271	5.5	11.1	83.4	253
Marketing cooperative	3.7	1.5	94.8	270	7.3	4.5	88.3	247
Farm supply cooperative	7.8	1.5	90.7	269	16.3	3.6	80.1	251

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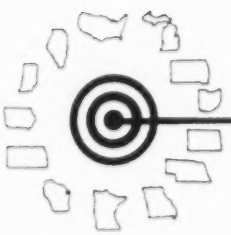

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